

**Amendments to the Claims**

Please amend claims 27, 37, 42 and 46. The Listing of Claims below will replace all prior versions of the claims in the application:

Listing of Claims

Claims 1-26 (canceled)

27. (Currently amended) A computer system that delivers financial messages to individual clients comprising:

a processor and memory;

the memory storing a messaging system that further comprises[[:]]a registration system module, a message creation system module and an intervention system module;

the processor executing the [[a]] registration system module that registers in the memory user preferences that determine financial messages to deliver to individual clients;

the processor executing the [[a]] message creation system module that automatically creates financial messages in accordance with the registered user preferences for the individual clients and delivers the automatically created financial messages to the individual clients after a predetermined delay; [[and]]

the processor executing the [[an]] intervention system module that, delays delivery of at least one of the financial messages to an individual client and during the delay, presents the at least one financial message from among the automatically generated financial messages through a user interface to enable manual modification of the, receives user commands input through the user interface to modify the at least one financial message, and modifies content of the at least one financial message according the user commands, resulting in a modified financial message, the modified financial message being that is delivered to the individual client by the processor executing the message creation system module.

28. (Currently amended) The system of claim 27, wherein said intervention system module ~~enables~~ modifies the content of the at least one financial message by adding a touchpoint to be added to the at least one financial message during the delay, ~~[[a]]~~ the touchpoint being a personalized message to the individual client.

29. (Canceled)

30. (Currently amended) The system of claim 27, ~~wherein said intervention system module~~ further comprising a financial adviser interface module stored in the memory, the processor executing the financial adviser interface module that presents the registered user preferences for the individual clients through a user interface, receives user commands input through the user interface, and modifies the ~~that enables manual modification of~~ registered user preferences of the individual clients according to the user commands.

31. (Currently amended) The system of claim 30, ~~wherein said intervention system module presents a user interface that enables manual modification of registered user preferences of the individual clients by~~ the user commands that modify the registered user preferences comprise at least one of editing the registered user preferences of the individual clients and designating additional user preferences to register for the individual clients.

32. (Currently amended) The system of claim 27, wherein the registration system module comprises a registration interface module stored in the memory, the processor executing the registration interface module that ~~creates~~ presents a user preference designation interface through which the user preferences that determine the financial message to deliver to the individual clients are designated ~~to determine the financial messages to be received by the client user.~~

33. (Currently amended) The system of claim 27, wherein the system is ~~accessible~~ accessed by the individual clients from an online financial transaction forum.

34. (Currently amended) The system of claim 27, ~~the message creation system module further comprising an internal user interface system module that further comprises a~~ further comprising a financial adviser interface module stored in the memory, the processor executing a financial advisor interface module that presents an advisor client user preference designation interface through which ~~for designating~~ user preferences are designated for the individual clients, an advisor preference interface through which ~~for designating~~ advisor message preferences are designated, and an advisor message inbox through which ~~for viewing~~ messages received from the individual clients and advisors are viewed.

35. (Canceled)

36. (Currently amended) The system as recited by claim 27, wherein the financial messages are delivered ~~[[via]]~~ by electronic mail, facsimile, telephone, or wireless device.

37. (Currently amended) A computer system that ~~provides access to a financial message delivery system in a financial computer system~~ delivers financial messages to individual clients comprising:

a processor and memory;

the memory storing a messaging system that further comprises a message creation system module and an intervention system module;

~~a first interface module that presents a user interface to view and modify user preferences that determine financial messages to automatically create and deliver to individual clients;~~

the processor executing the message creation system module that automatically creates financial messages and delivers the automatically created financial messages to the individual clients after a predetermined delay;

the processor executing the [[an]] intervention system module that delays delivery of at least one of the financial messages automatically created for delivery to an individual client and, during the delay, presents the at least one financial message from among the automatically generated financial messages through a user interface, to enable manual modification of the receives user commands input through the user interface to modify the at least one financial message, and modifies content of the at least one financial message according to the user commands, resulting in a modified financial message, the modified financial message being that is delivered to the individual client by the processor executing the message creation system module.

38. (Currently amended) The interface system of claim 37, wherein said intervention system module ~~enables~~ modifies the content of the at least one financial message by adding a touchpoint to be added to the at least one financial message during the delay, [[a]] the touchpoint being a personalized message to the individual client.

39. (Canceled)

40. (Canceled)

41. (Currently amended) The system of claim 37, ~~wherein said intervention system module~~ further comprising a financial adviser interface module stored in the memory, the processor executing the financial adviser interface module that presents the

registered user preferences for the individual clients through a user interface, receives user commands input through the user interface and modifies the ~~that enables manual modification of~~ registered user preferences of the individual clients according to the user commands, the user commands comprising [[by]] at least one of editing the registered user preferences of the individual clients and designating additional user preferences to register for the individual clients.

42. (Currently amended) A computerized method for delivering financial messages to individual clients comprising:

automatically creating financial messages ~~in accordance with user preferences that determine the financial messages to deliver~~ for delivery to the individual clients;  
delaying delivery of at least one of the financial messages to an individual client;  
and

during the delay, presenting the at least one financial message from among the automatically generated financial messages through a user interface ~~to enable manual modification of the;~~ receiving user commands input through the user interface to modify the at least one financial message; and modifying content of the at least one financial message according to the user commands, resulting in a modified financial message; and the modified financial message being delivered

delivering the modified financial message to the individual client.

43. (Previously presented) The method of claim 42, further comprising, during the delay, presenting the at least one financial message through the user interface to add a touchpoint to the at least one financial message, the touchpoint being a personalized message to the individual client.

44. (Canceled)

45. (Currently amended) The method of claim 42, further comprising:  
presenting the registered user preferences for the individual clients through a user interface; and  
receiving user commands input through the user interface that enables manual modification of;  
modifying the registered user preferences for the individual clients according to the user commands.

46. (Currently amended) The method of claim 45, ~~further comprising~~  
~~presenting a user interface that enables manual modification of the registered [[use]] user~~  
~~preferences for the individual clients by~~ wherein the user commands that modify the  
registered user preferences comprise at least one of editing the registered user preferences  
of the individual clients and designating additional user preferences to register for the  
individual clients.